

Briefs

METRO

New Rule for Marathoners

Runners in the New York City Marathon are no longer allowed to listen to audio devices during the race, which was held on Sun. Nov. 4. USA Track and Field, the national governing body for running, banned the use of headphones and portable audio players, such as iPods, at its official races.

The new rule was created to ensure safety and to prevent runners from having a competitive edge.

Increase in Tolls

The agencies that operate the buses, trains, tunnels and bridges in Manhattan are in the midst of one of the biggest and most sustained rounds of fare and toll increases in decades. Next month, the Metropolitan Transportation Authority board will vote on whether to raise tolls and fares on its subways, buses, commuter rail lines, bridges and tunnels by an average of 6.5 percent.

NATIONAL

Rhode Island Young-Offender Law Set Back

The Rhode Island legislature has voted to repeal a four-month-old law under which 17-year-old offenders were treated as adults in the criminal justice system.

The new legislation, which would take effect immediately, is not retroactive. It would not apply to the 17 year olds tried or arrested as adults since July 1, when the earlier change took effect, although it would seal their court records, as is the practice in juvenile cases.

Fake Teeth Recall

The Consumer Product Safety Commission announced a late recall on Oct. 31, warning shoppers that fake Halloween teeth sold by the tens of thousands over the last year contained excessive amounts of lead.

The \$2 packages, marketed as Ugly Teeth, were the latest in a long line of Chinese-made toys and novelty items recalled because of lead content. The commission announced the recall on Halloween day, in a late-morning press release. There were no immediate reports of illness.

INTERNATIONAL

Verdict in Spain Blasts

Spain's National Court convicted three men of murdering 191 people and injuring more than 1,800 in the 2004 Madrid bombings, but acquitted four of the top suspects of murder charges.

The trial promised the first taste of justice to those wounded in the attacks and the relatives of those killed on Mar. 11, 2004, when blasts from 13 sports bags stuffed with explosives and nails tore through four trains carrying people from mainly working-class suburbs to the city center.

Lebanon Claims Hezbollah Has Rearmed

In a report to the United Nations Security Council, Secretary General Ban Ki-moon expressed "great concern" over information supplied to him by Israel that Hezbollah had rearmed to



MCT

a higher level than before the 2006 Israeli-Hezbollah war in Lebanon. Hezbollah, the radical Shiite group in Southern Lebanon, Ban cited, had installed long range rockets, shore to sea missiles and an air defense unit.

Compiled by
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Students React to Mobilization to End War

By CALLY SPEED
Staff Writer

FCLC—Despite the sporadic rain showers on Oct. 27, 45,000 people arrived on Broadway, south of 23rd Street, to join the march to end the war in Iraq. The demonstration was part of a national mobilization that took place in 11 cities across the country on the same day. Fordham College at Lincoln Center (FCLC) students had mixed feelings about the protest.

"It was inspiring to see that even in the miserable rain people were rallying together to bring our troops home," said Tatiana Urriaga, FCLC '08, who attended the protest. "It demonstrates the effects that this war has globally and even after four years, we continue to hope. We are not ready to give up."

The events in New York began with a rally at noon, followed by a march at 1 p.m. At 2:45 p.m., those who have died were honored with two minutes of silence. Participants were asked to bring names of people who have died in the war to hold up during the silence. The march ended with a peace and justice fair at Foley Square where information was provided on various issues relating to the current situation between Iraq and the United States.

The demonstration was initiated by the coalition United for Peace and Justice (UFPJ). According to Leslie Cagan, national coordinator of UFPJ, the mobilization was a success. In an email sent to demonstrators, she said, "Saturday's events were powerful expressions of our movement's commitment to end the war and occupation in Iraq."

Some students were supportive of the demonstration, despite agreeing with the war. "Personally, I still sup-

port the war," said Vincent Azzinaro, FCLC '08. "I'm glad that I live in a country where we are allowed to publicly demonstrate, and I feel our armed forces are the defenders of such liberties. I hope the protesters have that concern for our troops overseas and decry any vehement statements of hate against our soldiers."

However, not every pro-war student felt the same way about the demonstration. "I think the mobilization effort for tomorrow's anti-war demonstrations, and anti-Iraq war demonstrations in general, shows a disturbing lack of understanding of the War on Terror in particular and the Iraq war in general," Robert Isabella, FCLC '09, said. "The key point that the current anti-war movement seems to be either forgetting or willfully ignoring is that these two wars were launched in response to a heinous attack on civilians on American soil on 9/11."

Tom DeLuca, associate chair of political science at FCLC, did not feel that the demonstration was very significant within the Fordham community. "I don't recall the organizing for that demonstration having much presence at Fordham, and outside of the Fordham students who may have attended, I doubt it had much influence on students here," he said. "That doesn't mean that there is not opposition to the war at Fordham. It just means the demonstration did little to galvanize the opposition that already exists."

For Jeremy Hood, FCLC '08, the protest provided hope for those against the war. "It was very eye-opening to see how many people actually care about getting out of Iraq," he said. "Often we seem like a minority, but the march really showed the population concerned with the issue."



CHARLOTTE CANNER/THE OBSERVER

The Peace and Justice Rally was on Oct. 27. Thousands of people marched from 22nd Street, down Broadway, and ended at Foley Square in the Financial District.



CHARLOTTE CANNER/THE OBSERVER

Credit Card Companies Target College Students

By CASEY FELDMAN
Staff Writer

FCLC—"I have 10,000 dollars in credit card debt. My parents don't know about anything and they would kill me if they knew," said Tsvetana, FCLC '08, who asked that her last name be withheld to maintain some measure of anonymity. "I eventually stopped paying the cards because I didn't have the money. The credit card companies harassed me all the time and called me [multiple times a day] off of different phone numbers," she stated.

Tsvetana is not alone, and colleges across the nation are now being pressured to limit the marketing of credit card companies to students, according to The New York Times.

Credit card companies use gifts and offer incentives to attract college students, The New York Times reported. Because of this, credit card providers are coming under fire from major consumer advocacy organizations, and even Congress, for taking advantage of college students who may not be able to decipher the complicated jargon and fine print, according to an article in "Business Week."

"We do not allow credit card promotions or sign-ups on campus," said Keith Eldredge, dean of students at Fordham College at Lincoln Center (FCLC).

Angela Van Dekker, assistant vice president of student financial services at Fordham, stated that a tactic employed by credit card companies to seduce uninformed students is to offer an "upfront lure, like zero percent interest for six months...but once a payment is late the interest rate goes from the introductory rate (zero percent) to the default, which is often between 24 and 29.9 percent interest." Other consumer advocacy organizations also cite this practice as one of the major ways in which



PHOTO ILLUSTRATION AUBREY STALLARD/THE OBSERVER

Some students prefer to use a debit card to avoid mounting credit card debt. Credit card companies are criticized for targeting college students.

college students become mired in credit card debt.

According to "Business Week", the legislative director of consumer advocacy group, the Consumer Federation of America recently stated that "no other industry in America is more deserving" of congressional intervention than the credit card industry.

"The Senate is expected to hold hearings on the credit card industry's practices this fall," the article also stated. The representatives cited in the article are expected to introduce "tough legislation," including "limiting the amount of credit that [can] be extended to students to 20 percent of their income."

The Credit Abuse Resistance Education (C.A.R.E.) program, a national program founded in part by the U.S. Bankruptcy Court, reported that an advisor from a major state university recently said that they "lose more students to credit card debt than to academic failure."

Tsvetana said that she has experi-

enced the detrimental effect her sizable credit card debt has had on her studies firsthand. "I'm so stressed; I have to cut class sometimes so I can pick up extra shifts at work to try to pay off the debt. Because I'm so busy working, I barely have time to study," she said.

"It takes a long time to undo a bad credit history," Van Dekker stated. "Poor decisions about your credit affect your FICO score, which is used to determine the interest rate and fees a student pays on private education loans, payments when leasing a car and the interest rate on financing the purchase of a car or a home," she stated. "People with low FICO scores may not even be able to secure a loan or mortgage."

How do you avoid getting sucked into the black hole of credit card debt? Simple, according to some: "Avoid [getting a credit card] at all costs!" said the Rev. Barry Bernard, S.J., assistant dean of the Fordham College of Business Administration (CBA). "If you can't afford to pay for

it in full at the store, then you can't afford to [pay for it later] on a credit card."

Bernard does, however, acknowledge the convenience of a credit card. If a student feels that they must have one, he advises extreme caution and conservative use. "If a student is tempted to go to a bar and buy a round of drinks for everyone and put it on the credit card, then don't carry the card to the bar. Maybe if you spend too much while shopping, don't always carry the credit card with you [to stores]."

Some students feel that debit cards are a safer alternative. Danny Jestakom, FCLC '10, ran into a problem when his parents gave him a credit card to use "for emergencies only" at the beginning of school last year.

"I kind of thought everything was an emergency, like going out to dinner and partying," he admitted. "Now they just give me a debit card with cash so debt doesn't build up."

Eldredge acknowledges that students at FCLC may face more financial pressures than students at other universities. "I...imagine that there could be more...pressure [on students at FCLC] because of the cost of living in New York, as well as compared to other institutions with [lower tuition rates]," Eldredge stated. To combat this, Eldredge said, FCLC "provides educational information during New Student Orientation to help students avoid difficulties with credit cards and debt." Van Dekker said that FCLC also offers periodic credit workshops to help students manage their finances.

Tsvetana is slowly getting her head above water. "I set up a payment plan to pay \$400 a month for the next 12 months, and they finally stopped increasing the interest," she said. "This is all just to get me under the credit limit—I will still owe \$5000 in December. Maybe it will be paid off in two to three years."